

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

THOMAS E. OWENS and DONNA)	
OWENS,)	
Plaintiffs,)	Civil Action No. 14-1148
)	
v.)	Senior District Judge Terrence F. McVerry/
)	Magistrate Judge Robert C. Mitchell
RESIDENTIAL CREDIT SOLUTIONS,)	
INC.,)	
Defendant.)	

MEMORANDUM ORDER

TERRENCE F. MCVERRY, United States District Judge.

Plaintiffs Thomas E. Owens and Donna Owens commenced this action on August 26, 2014. The case was referred to United States Magistrate Judge Robert C. Mitchell for pretrial proceedings in accordance with Magistrate Judges Act, 28 U.S.C. § 636(b)(1) and Local Rules of Court 72.C and 72.D.

Defendant, Residential Credit Solutions, Inc. filed a motion to dismiss [ECF No. 9] on December 29, 2014. The Magistrate Judge's Report and Recommendation [ECF No. 16] filed March 19, 2015 recommended that Defendant's Motion to Dismiss be granted, and Plaintiffs' Fair Debt Collection Practices Act ("FDCPA") claim and Real Estate Settlement Procedures Act ("RESPA") claim be dismissed with prejudice and this Court should decline to exercise jurisdiction over the remaining state law claims. *See* Rep. and Rec. [ECF No. 16] at 1. Service of the Report and Recommendation was made on all parties. The parties were informed that in accordance with the Magistrate Judges Act, 28 U.S.C. § 636(b)(1)(B) and (C), and Local Rule of Court 72.D.2 they had until April 6, 2015 to file any objections. As of this date, no objections have been filed.

Accordingly, after a *de novo* review of the pleadings and documents in this case, together with the Report and Recommendation, the following Order is entered:

AND NOW, this 8th day of April, 2015, IT IS HEREBY ORDERED that Defendant's Motion to Dismiss [ECF No. 9] is granted and Plaintiffs' FDCPA and RESPA claims are dismissed with prejudice and this Court declines to exercise jurisdiction over the remaining state law claims;

IT IS FURTHER ORDERED that the Report and Recommendation of Magistrate Judge Robert C. Mitchell is hereby adopted as the Opinion of the District Court and the Clerk is to mark this CASE CLOSED.

By the Court,

s/ Terrence F. McVerry
The Honorable Terrence F. McVerry
Senior United States District Judge

cc: The Honorable Robert C. Mitchell
United States District Court
Western District of Pennsylvania

Counsel for Plaintiffs
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